

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - SUPPLEMENTAL

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,532.21</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____
b. Is property insurance included?	Yes _____ No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <u>224.79</u>
b. Water and sewer	\$ <u>104.00</u>
c. Telephone	\$ <u>165.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$ <u>250.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
4. Food	\$ <u>325.00</u>
5. Clothing	\$ <u>50.00</u>
6. Laundry and dry cleaning	\$ <u>40.00</u>
7. Medical and dental expenses	\$ <u>150.00</u>
8. Transportation (not including car payments)	\$ <u>225.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>75.00</u>
10. Charitable contributions	\$ <u>25.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>32.00</u>
b. Life	\$ <u>154.00</u>
c. Health	\$ <u>106.00</u>
d. Auto	\$ <u>174.00</u>
e. Other <u>Long-term care insurance</u>	\$ <u>216.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Future income taxes</u>	\$ <u>100.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other <u>Homeowner's association dues</u>	\$ <u>277.00</u>
c. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Personal care</u> Other <u>General miscellaneous</u>	\$ <u>50.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>4,325.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>Expenses listed are minimum to average amounts; if debtor's income increases at all due to changes in local and national economy, etc., increased amounts will be used to supplement budget needs. If amount budgeted for income taxes is more than amount needed to pay tax obligations, balance will be used to supplement budget needs. Expenses could also change due to various local and national economic factors.</u>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>4,600.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>4,325.00</u>

c. Monthly net income (a. minus b.)

\$ 275.00

Debtor(s)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - SUPPLEMENTAL**
Detailed Expense Attachment**Other Utility Expenditures:**

Cable/internet	\$	165.00
Garbage	\$	44.00
Security alarm	\$	41.00
Total Other Utility Expenditures	\$	250.00